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I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE AS FIRST CLASS MAIL IN AN ENVELOPE ADDRESSED TO: COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450, ON THE DATE INDICATED BELOW.

BY: Melissa McCullin

Date: November 30, 2004

MAIL STOP AMENDMENT

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor: John J. Koresko V

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Conf. No.: 1681

Group Art Unit: 3624

Appln. No.: 10/086,924

Examiner:

Stefano Karmis

Filing Date: February 28, 2002

Attorney Docket No.: 10717-1U1

Title: SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN FUNDED WITH A VARIABLE LIFE INSURANCE POLICY AND/OR A VARIABLE ANNUITY POLICY

AMENDMENT

This Amendment is being filed in response to the Office Action dated September 27, 2004 and is being timely filed within the shortened statutory period set for a response to the Office Action. No fee is believed to be due for filing this Amendment. However, if any fee is due, please charge the fee to Deposit Account No. 50-1017 (Billing No. 210717.0002).

Amendments to and Listing of the Claims begin on page 2 of this paper.

Remarks and Conclusion begin on page 14 of this paper.